

14-1214. LIMITATION OF ACTIONS.

AN ACTION TO ENFORCE ANY LIABILITY CREATED UNDER THIS SUBTITLE MAY BE BROUGHT WITHIN TWO YEARS FROM THE DATE ON WHICH THE LIABILITY ARISES, EXCEPT THAT WHERE A DEFENDANT HAS MATERIALLY AND WILFULLY MISREPRESENTED ANY INFORMATION REQUIRED UNDER THIS SUBTITLE TO BE DISCLOSED TO AN INDIVIDUAL AND THE INFORMATION SO MISREPRESENTED IS MATERIAL TO THE ESTABLISHMENT OF THE DEFENDANT'S LIABILITY TO THAT INDIVIDUAL UNDER THIS SUBTITLE, THE ACTION MAY BE BROUGHT AT ANY TIME WITHIN TWO YEARS AFTER DISCOVERY BY THE INDIVIDUAL OF THE MISREPRESENTATION.

14-1215. OBTAINING INFORMATION UNDER FALSE PRETENSES.

ANY PERSON WHO KNOWINGLY AND WILFULLY OBTAINS INFORMATION ON A CONSUMER FROM A CONSUMER REPORTING AGENCY UNDER FALSE PRETENSES SHALL BE FINED NOT MORE THAN \$5,000 OR IMPRISONED NOT MORE THAN ONE YEAR, OR BOTH.

14-1216. UNAUTHORIZED DISCLOSURES BY OFFICERS OR EMPLOYEES.

ANY OFFICER OR EMPLOYEE OF A CONSUMER REPORTING AGENCY WHO KNOWINGLY AND WILFULLY PROVIDES INFORMATION CONCERNING AN INDIVIDUAL FROM THE AGENCY'S FILES TO A PERSON NOT AUTHORIZED TO RECEIVE THAT INFORMATION SHALL BE FINED NOT MORE THAN \$5,000 OR IMPRISONED NOT MORE THAN ONE YEAR, OR BOTH.

14-[[1214]] 1217. CONSUMER COMPLAINTS.(A) COMPLAINTS.

ANY CONSUMER WHO HAS REASON TO BELIEVE THAT THIS SUBTITLE, OR ANY OTHER LAW REGULATING CONSUMER CREDIT REPORTING, HAS BEEN VIOLATED BY ANY PERSON MAY FILE WITH THE COMMISSIONER A COMPLAINT SETTING FORTH THE DETAILS OF AN ALLEGED VIOLATION.

(B) INSPECTION OF RECORDS.

AFTER RECEIPT OF THE COMPLAINT, THE COMMISSIONER MAY INSPECT THE PERTINENT BOOKS, RECORDS, LETTERS AND CONTRACTS OF ANY AGENCY, AND OF ANY PERSON WHO HAS FURNISHED INFORMATION TO THE AGENCY RELATING TO THE SPECIFIC WRITTEN COMPLAINT.

14-[[1215]] 1218. ENFORCEMENT.(A) POWERS OF COMMISSIONER.

THE COMMISSIONER MAY:

(1) HOLD A HEARING ON THE COMPLAINT AT A TIME AND PLACE IN THIS STATE REASONABLY CONVENIENT TO THE